

## Old Age, Disability, Death

First law: 1956.

Current law: 1991.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 54.00 tenge.

Local authorities and employers may provide supplementary benefits out of their own budgets.

### Coverage

All employed persons residing in Kazakhstan (including residents who are foreign citizens and those without citizenship). Special provisions for teachers, professional athletes, and test pilots. Special *social pension* for disadvantaged aged, disabled, and survivors not eligible for social insurance (i.e., employment-related pension) benefits.

### Source of Funds

**Insured person:** 1% of earnings.

**Employer:** 37% of payroll.

**Government:** Subsidies as needed. Full cost of *social pensions*.

Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

### Qualifying Conditions

**Old-age pension:** Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or arduous work, for work in ecologically disastrous regions, for mothers of 4 or more children or of disabled children, and for the blind. *Social pension:* nonworking citizens not eligible for old-age pension and aged 63 for men and 58 for women (60 for men and 55 for women in ecologically disastrous regions).

**Disability pension:** Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance. Partial disability (incapacity for usual work): Group III disability. Insured has a minimum of 2 to 15 years of covered employment, depending on age of onset of disability. *Social pensions:* disabled citizens not eligible for disability pension or disabled children under age 16.

**Survivor pension:** Insured has 2 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).

*Social pension:* payable to qualified surviving dependents who are ineligible for survivor pension due to insufficient length of covered employment of insured.

### Old-Age Benefits

**Old-age pension:** 60% of earnings, plus 1% of earnings for each year in excess of 25 (men) or 20 (women) years of work. Payable monthly. Minimum: 100% of minimum wage (200 tenge as of December 1994).

*Social pension:* 50% of minimum wage per month.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage.

Adjustment: Periodic benefit adjustments according to cost of living changes.

### Permanent Disability Benefits

**Disability pension:** Group I disability pension, 65% of earnings; Group II disability, 60% of earnings; Group III disability, 40% of earnings. Minimum: Group I and II disability, 100% of minimum old-age pension; Group III disability, 50% of minimum old-age pension.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage.

*Social pension* for Group I disability, Group II disability if disability began in childhood, and disabled children under age 16: 100% of minimum old-age pension per month. Group II disability for adults, 80% of minimum old-age pension per month. Group III disability, 50% of minimum old-age pension per month.

Adjustment: Periodic benefit adjustment according to cost of living changes.

### Survivor Benefits

**Survivor pension:** Payable monthly at 40% of earnings for each dependent. Minimum for each surviving, disabled child under age 16, 100% of minimum old-age pension per month.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage.

*Social pension:* for each dependent child, 60% of minimum old-age pension.

Adjustment: Periodic benefit adjustment according to cost of living changes.

### Administrative Organization

Republic Ministry of Social Protection of the Population, general coordination and supervision.

Regional departments of social protection, administration of program.

## Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

### Coverage

**Cash benefits:** Employed persons. **Medical care:** All residents.

### Source of Funds

**Insured person:** See pension contributions, above.

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**Employer:** Same.

**Government:** Same; cost of medical care.

### **Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

### **Temporary Disability Benefits**

**Temporary disability benefit:** 100% of earnings.

Payable from first day of incapacity, until recovery or award of disability pension.

### **Permanent Disability Benefits**

**Permanent disability pension:** Same as general disability pensions, above.

### **Workers' Medical Benefits**

**Medical benefits:** Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

### **Survivor Benefits**

**Survivor pension:** Same as general survivor pensions, above.

### **Administrative Organization**

**Temporary disability benefits:** Enterprises and employers pay benefits to own employees.

**Pensions:** Same as under old-age, disability and survivor pensions above.

**Medical care:** Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

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*Note:* The Kazakhstan Government is conducting a comprehensive review of "Sickness and Maternity" (medical care), "Unemployment Benefits," and "Family Allowances." Details are not yet available.